

In re:
Cristal M. Watkins-Ford
Debtor

Case No. 20-11101-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 20, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db	+ Cristal M. Watkins-Ford, 191 Presidential Blvd., #512, Bala Cynwyd, PA 19004-1218

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
GEORGETTE MILLER	on behalf of Debtor Cristal M. Watkins-Ford bky@dilworthlaw.com Miller.GeorgetteR93726@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KRISTEN D. LITTLE	on behalf of Creditor Compu-Link Corporation d/b/a Celink as servicer for Reverse Mortgage Funding LLC kdlittleecf@gmail.com
MICHAEL JOHN CLARK	

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Oct 20, 2022

Form ID: pdf900

Total Noticed: 1

on behalf of Creditor Compu-Link Corporation d/b/a Celink as servicer for Reverse Mortgage Funding LLC
mclark@squirelaw.com

REBECCA ANN SOLARZ

on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

STEFAN RICHTER

on behalf of 191 Presidential Condominium Unit Owners Association srichter@clemonslaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Certificate of Notice Page 3 of 4
**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Cristal M. Watkins-Ford		CHAPTER 13
	<u>Debtor(s)</u>	
BANK OF AMERICA, N.A.		
	<u>Movant</u>	
vs.		NO. 20-11101 ELF
Cristal M. Watkins-Ford		
	<u>Debtor(s)</u>	
Kenneth E. West		11 U.S.C. Section 362
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the Vehicle held by the Movant on the Debtor's U 2012 Honda CR-V ("Vehicle") VIN Number JHLRM4H50CC021665.
2. Debtor(s) shall maintain monthly vehicle payments to the Movant beginning with the next payment on or about October 24, 2022 and thereafter;
3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.
4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation and the loan is more than sixty (60) days in default, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.
5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .
6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

Certificate of Notice Page 4 of 4

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 27, 2022

/s/ Denise Carlon, Esquire

Denise Carlon, Esquire
Attorney for Movant
KML Law Group, P.C.

Date: 10/11/2022

/s/ Doris Mayberry, Esquire for *

Georgette Miller, Esquire
Attorney for Debtor(s)

Date: 10/19/2022

/s/ LeRoy W. Etheridge, Esquire for *

Kenneth E. West, Esquire
Chapter 13 Trustee

**no objection to its terms,
without prejudice to any of
our rights and remedies*

ORDER

Approved by the Court this 20th day of October, 2022. However, the court retains discretion regarding entry of any further order.



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE